

# Venezuela - Health Benefits

## Provided through Mercantil Seguros, GEB's Network Partner in Venezuela

Founded in 1988, Mercantil Seguros is a branch of the Venezuelan financial group Mercantil Servicios Financieros C.A. Mercantil Seguros offers group Health, Life, Accident, Property and Casualty insurance.

### Medical Plan Management

Key capabilities include:

- Comprehensive group benefit products including coverage for Medical, Life, Disability;
- Available Medical benefits include Outpatient, Inpatient, Dread Disease Cover, Daily Cash Allowance, Pharmacy, Vision, Maternity and Dental for employees, dependants and other family members;
- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles and out of pocket maximum limits;
- National provider network offering access to discounted, direct payment arrangements. Networks can be tailored to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for payment; Online member portal for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card.

### Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Mercantil Seguros also offers clients access to a range of health and wellbeing programmes designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

#### Stay healthy

- Telemedicine through video conference or chat, providing access to clinical support at any time;
- Onsite medical care/medical appointments;

#### Return to health

- Medical case management team providing assistance for pre-authorisations and support for patients before/during/after hospitalisation;
- Medication home delivery for up to 7 days related to diagnosis of an acute condition;
- Supply of critical inventory: a service guaranteeing a 72-hour initial supply of medical-surgical materials and basic medicines required during hospital care, if the treating facility doesn't have the required materials onsite;
- Telephonic Mental health support service available upon request.

#### Manage chronic illness

- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases.

Venezuela annual medical trend: n/a AON, 17.25% WTW, 35% Mercer (2024)

Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative. The information contained in this document is provided by Assicurazioni Generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. GEBHEALTH/Venezuela 02.01.2024